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EXAMINER	
DANIEL JR, WILLIE J	

ART UNIT	PAPER NUMBER
2686	

DATE MAILED: 06/25/2004

9

Please find below and/or attached an Office communication concerning this application or proceeding.

3

Office Action Summary	Application No.	Applicant(s)	
	09/915,203	WATLER ET AL.	
	Examiner	Art Unit	
	Willie J. Daniel, Jr.	2686	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☐ Responsive to communication(s) filed on _____.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) 1-45 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) 1-45 is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on 09 October 2001 is/are: a)☐ accepted or b)☒ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☒ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date 5 and 6.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Information Disclosure Statement

1. The information disclosure statement (IDS) submitted on

   a. 14 February 2002

   b. 06 November 2002

   is in compliance with the provisions of 37 CFR 1.97 and is being considered by the examiner.

Oath/Declaration

2. The oath or declaration is defective. A new oath or declaration in compliance with 37 CFR 1.67(a) identifying this application by application number and filing date is required. See MPEP §§ 602.01 and 602.02.

   The oath or declaration is defective because:

   It does not identify the mailing address of each inventor. A mailing address is an address at which an inventor customarily receives his or her mail and may be either a home or business address. The mailing address should include the ZIP Code designation. The mailing address may be provided in an application data sheet or a supplemental oath or declaration. See 37 CFR 1.63(c) and 37 CFR 1.76.

   It does not identify the city and either state or foreign country of residence of each inventor. The residence information may be provided on either on an application data sheet or supplemental oath or declaration.

Power of Attorney

3. The power of attorney is objected to because of the following informalities:

   a. Applicant has the application # - "09/915,302" instead of "09/915,203".

      Examiner interprets the application # to be "09/915,203".

   Appropriate correction is required.

Drawings

4. The drawings are objected to because of **Form PTO-948** sections 10 and 12. A proposed drawing correction or corrected drawings are required in reply to the Office action to avoid abandonment of the application. The objection to the drawings will not be held in abeyance.

Specification

5. The abstract of the disclosure is objected to because on pg. 18, line 11 includes "SF 1244896 v1". Examiner suggests that the "SF 1244896 v1" be omitted.

   Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 102

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-3, 5-7, 9, 11, 25-26, 29, 33 are rejected under 35 U.S.C. 102(e) as being anticipated by **Carlsson et al**. (hereinafter Carlsson) (**US 6,026,291**).

Regarding **Claim 1**, Carlsson discloses a system for handling a plurality of account activities, comprising:

a cellular telephone terminal (145) which reads on the claimed "wireless device" capable of performing a plurality of billable operations (see col. 3, lines 21-31), where the user terminal is able to distinguish between different user accounts for billing of charges to different accounts in which the billable operations would be inherent;

an account management application residing in the wireless device (145) (see col. 3, lines 21-31,34-35), where the account management application would be inherent for the user to change between accounts for the billing of each account;

wherein the account management application is configured to manage a plurality of subscription accounts which reads on the claimed "accounts" (see col. 3, lines 16-31,34-38; col. 5, line 43 - col. 6, line 5), where the user of the terminal is able to have

separate accounts in which the account management application would be inherent; and

wherein each billable operation performed by the wireless device is selectively charged to one of the plurality of accounts (see col. 3, lines 21-31; col. 5, line 36 - col. 6, line 23; Figs. 5-6), where the terminal can be changed between the different user subscription accounts for the billing of calls.

Regarding **Claim 2**, Carlsson discloses the system according to claim 1 further comprising:

a user interface configured to allow a user to determine how each billable operation performed by the wireless device (145) is to be selectively charged to one of the plurality of accounts (see col. 3, lines 21-31; col. 5, line 36 - col. 6, line 23; Figs. 5-6), where the user of the terminal can change between the different subscriptions for billing.

Regarding **Claim 3**, Carlsson discloses the system according to claim 1 wherein the account management application automatically selects one of the plurality of accounts to be charged for at least one of the plurality of billable operations in accordance with an algorithm (see col. 3, lines 21-31; col. 5, line 41 - col. 6, line 23; Figs. 5-6), where the subscription accounts changes automatically according to a specific schedule of time and day.

Regarding **Claim 5**, Carlsson discloses the system according to claim 1 wherein the plurality of billable operations includes making or receiving a voice or data communication (see col. 3, lines 21-31; col. 5, line 46 - col. 6, line 23), where the user of the terminal is charged for the subscription.

Regarding **Claim 6**, Carlsson discloses the system according to claim 5 wherein how each billable operation performed by the wireless device is to be selectively charged to one of the plurality of accounts depends on origin or destination of the voice or data communication (see col. 3, lines 21-31; col. 5, lines 14-34; col. 5, line 46 - col. 6, line 23; Figs. 4-6), where the user of the terminal is charged for making or receiving a call.

Regarding **Claim 7**, Carlsson discloses the system according to claim 1 wherein the wireless device is a mobile phone (145) (see Fig. 2).

Regarding **Claim 9**, Carlsson discloses the system according to claim 1 wherein the account management application resides on a memory residing in the wireless device (see col. 3, lines 16-31; Figs. 5-6), where the user is able to change the between the different subscriptions in which the account management application and memory would be inherent.

Regarding **Claim 11**, Carlsson discloses the system according to claim 1 wherein the accounting application resides on a network (see col. 3, lines 16-31,49-53; col. 3, line 45 - col. 4, line 12; col. 6, line 62 - col. 7, line 5; Figs. 2, 5, and 6), where the HLR of the network is able to monitor usage of telecommunication services in which the accounting application is inherent.

Regarding **Claim 25**, Carlsson discloses a mobile phone (145) comprising:

a private subscription which reads on the claimed "first line" and a business subscription which reads on the claimed "second line" both configured to make and receive calls (see col. 3, lines 16-31), where the user of the terminal is able to have separate subscriptions for making and receiving calls; and

an account management application residing on the mobile phone and configured to manage a plurality of accounts (see col. 3, lines 16-31; Figs. 5 and 6), where the user of the terminal has different subscriptions in which the account management application would be inherent;

wherein calls made or received via the first line is charged to one of the plurality of accounts and calls made or received via the second line is charged to another one of the plurality of accounts (see col. 3, lines 16-31), where the calls are charged to the private or business subscription.

Regarding **Claim 26**, this claim is rejected for the same reasons set forth above in Claim 2.

Regarding **Claim 29**, this claim is rejected for the same reasons set forth above in Claim 9.

Regarding **Claim 33**, Carlsson discloses of the mobile phone of claim 25 wherein the calls made or received via the first line include business calls and the calls made or received via the second line include personal calls (see col. 3, lines 16-31), where the user of the terminal has subscription accounts for charging calls to either a private and personal subscription.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 4, 10, 15-18, 20-22, 27, 30, 31, 35-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al**. (hereinafter Carlsson) (**US 6,026,291**) in view of **McGregor et al**. (hereinafter McGregor) (**US 5,577,100**).

Regarding **Claim 4**, Carlsson discloses of wherein the account management application functions in cooperation with the accounting application to manage the plurality of accounts (see col. 3, lines 16-31; col. 6, lines 61-66; Figs. 5-6), where the functions allows the user to change the terminal between the accounts are provided in which the account management application and accounting application is inherent for the user to be billed. Carlsson fails to disclose having an accounting application configured to calculate charges for each billable operation performed by the wireless device. However, the examiner maintains that an accounting application configured to calculate charges for each billable operation performed by the wireless device was well known in the art, as taught by McGregor.

In the same field of endeavor, McGregor teaches of an accounting application configured to calculate charges for each billable operation performed by the mobile phone unit (30) which reads on the claimed "wireless device" (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have an accounting application configured to calculate charges for each billable operation performed by the wireless device, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 10**, Carlsson discloses of managing separate subscriptions (see col. 3, lines 16-31), where the user can charge separate accounts. Carlsson fails to disclose wherein the accounting application resides on a memory residing in the wireless device. However, the examiner maintains that wherein the accounting application resides on a memory residing in the wireless device was well known in the art, as taught by McGregor.

McGregor further discloses of wherein the accounting application resides on a ROM (58) which reads on the claimed "memory" residing in the wireless device (30) (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor wherein the accounting application resides on a memory residing in the wireless device, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 15**, Carlsson discloses of a wireless device (145) configured to perform a plurality of billable operations, comprising:

an account management application residing on the wireless device and configured to maintain a plurality of accounts (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23), where the user of the terminal can change between the different accounts in which the account management application is inherent;

a user interface configured to allow a user to selectively determine how each billable operation performed by the wireless device is to be charged to one of the plurality of accounts (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23; col. 6, line 62 - col. 7, line 5; Figs. 5-6), where the user of the terminal can change between the different accounts for billing in which the user interface is inherent;

wherein the account management application and the accounting application function in cooperation with each other in order to maintain the plurality of accounts (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 23; col. 6, line 62 -col. 7, line 5), where the different accounts are charged for usage of the telecommunication services. Carlsson fails to disclose having an accounting application configured to calculate charges for each billable operation performed by the wireless device. However, the examiner maintains that an accounting application configured to calculate charges for each billable operation performed by the wireless device was well known in the art, as taught by McGregor.

McGregor further discloses of an accounting application configured to calculate charges for each billable operation performed by the mobile phone unit (30) which reads on the claimed "wireless device" (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have an accounting application configured to calculate charges for each billable operation performed by the wireless device, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 16,** the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 15), in addition Carlsson further discloses of wherein the plurality of billable operations includes making or receiving a voice or data communication (see col. 3, lines 21-31; col. 5, line 46 - col. 6, line 23), where the user of the terminal is charged for the subscription.

Regarding **Claim 17,** the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 16), in addition Carlsson further discloses of wherein how each billable operation performed by the wireless device (145) is to be selectively charged to one of the plurality of accounts depends on origin or destination of the voice or data communication (see col. 3, lines 21-31; col. 5, lines 14-34; col. 5, line 46 - col. 6, line 23; Figs. 4-6), where the user of the terminal is charged for making or receiving a call.

Regarding **Claim 18,** the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 15), in addition Carlsson further discloses of wherein the wireless device is a mobile phone (145) (see Fig. 2).

Regarding **Claim 20,** the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 15), in addition Carlsson further discloses wherein the account management application resides on a memory residing

in the wireless device (see col. 3, lines 16-31; Figs. 5-6), where the user is able to change the between the different subscriptions in which the account management application and memory would be inherent.

Regarding **Claim 21,** the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 15), in addition Carlsson further discloses wherein the accounting application resides on a network (see col. 3, lines 16-31,49-53; col. 3, line 45 - col. 4, line 12; col. 6, line 62 - col. 7, line 5; Figs. 2, 5, and 6), where the HLR of the network is able to monitor usage of telecommunication services in which the accounting application is inherent.

Regarding **Claim 22**, Carlsson discloses of having an account management application (see col. 3, lines 16-31; Figs. 5-6), where the subscriber of the terminal has different subscription accounts in which the user is billed. Carlsson fails to disclose wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts. However, the examiner maintains that wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts was well known in the art, as taught by McGregor.

McGregor further discloses wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts (see col. 4, lines 41 - col. 5, line 17), where the mobile phone unit performs a money transfer to an account from another account when the funds are exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor

wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts, in order for the mobile phone unit to perform a money transfer when funds are exhausted in an account, as taught by McGregor.

Regarding **Claim 27**, Carlsson discloses of charging calls made or received by the mobile phone (145) (see col. 3, lines 16-31; col. 5, line 43 - col. 6,line 23), where the user of the phone is charged for calls made or received to the associated subscription. Carlsson fails to disclose having an accounting application configured to calculate charges for each call made or received by the mobile phone. However, the examiner maintains that accounting application configured to calculate charges for each call made or received by the mobile phone was well known in the art, as taught by McGregor.

McGregor further discloses of accounting application configured to calculate charges for each call made or received by the mobile phone (30) (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to have an accounting application configured to calculate charges for each call made or received by the mobile phone, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 30**, this claim is rejected for the same reasons set forth above in Claim 10.

Regarding **Claim 31**, this claim is rejected for the same reasons set forth above in Claim 11.

Regarding **Claim 35**, Carlsson discloses a method for tracking account activities relating to a plurality of billable operations performable by a wireless device, comprising:

selecting one of a plurality of accounts to be charged for a billable operation, wherein the plurality of accounts are maintained on the wireless device (see col. 3, lines 16-31), where the user is able to have multiple accounts charged in which the terminal is able to switch between the different accounts;

updating the selected account (see col. 5, lines 43 - col. 6, line 23; Figs. 5-6), where the user of the terminal is able to update the subscriptions as needed by settings such auto connect, current user, or time and day settings. Carlsson fails to disclose calculating charges to be paid for the billable operation and causing the wireless device to perform the billable operation. However, the examiner maintains that calculating charges to be paid for the billable operation and causing the wireless device to perform the billable operation was well known in the art, as taught by McGregor.

McGregor further discloses the features of

calculating charges to be paid for the billable operation (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8); and

causing the wireless device (30) to perform the billable operation (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor to calculating charges to be paid for the billable operation and causing the wireless device to perform the billable operation, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 36**, the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 35), in addition Carlsson further discloses wherein the step of selecting one of the plurality of accounts further comprises: allowing a user to select one of the plurality of accounts via a user interface (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5; col. 6, line 62 - col. 7, line 5; Figs. 5-6), where the user of the terminal can change between the different accounts for billing in which the user interface is inherent.

Regarding **Claim 37**, Carlsson discloses of charging subscription accounts for services (see col. 4, lines 16-31), where the user has subscriptions that are billed for usage. Carlsson fails to disclose calculating charges to be paid for the billable operation is performed by an accounting application. However, the examiner maintains that calculating charges to be paid for the billable operation is performed by an accounting application was well known in the art, as taught by McGregor.

McGregor further discloses of calculating charges to be paid for the billable operation is performed by an accounting application (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor for calculating charges to be paid for the billable operation is performed by an accounting application, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Regarding **Claim 38,** the claim is rejected for the same reasons set forth above in Claim 10.

Regarding **Claim 39,** the claim is rejected for the same reasons set forth above in Claim 21.

Regarding **Claim 40,** the claim is rejected for the same reasons set forth above in Claim 18.

Regarding **Claim 41,** the claim is rejected for the same reasons set forth above in Claim 16.

Regarding **Claim 42**, the claim is rejected for the same reasons set forth above in Claim 17.

Regarding **Claim 43**, Carlsson discloses of restricting the ability of the wireless device of one of the plurality of accounts (see col. 6, lines 19-24), where the user of the phone is restricted by parameters such as local calls or toll-free numbers. Carlsson fails to disclose restricting ability of the wireless device to perform the billable operation when credit limit of the account is exceeded. However, the examiner maintains that restricting ability of the wireless device to perform the billable operation when credit limit of the account is exceeded was well known in the art, as taught by McGregor.

McGregor further discloses of restricting ability of the wireless device (30) to perform the billable operation when credit limit of the account is exceeded (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor for restricting ability of the wireless device (30) to perform the billable operation when credit limit of the account is exceeded, in order to limit the use of the mobile phone until the money is exhausted, as taught by McGregor.

Regarding **Claim 44**, Carlsson discloses of restricting the ability of the wireless device of one of the plurality of accounts (see col. 6, lines 19-24), where the user of the phone is restricted by parameters such as local calls or toll-free numbers. Carlsson fails to disclose restricting ability of the wireless device to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit. However, the examiner maintains that restricting ability of the wireless device to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit was well known in the art, as taught by McGregor.

McGregor further discloses of restricting ability of the wireless device (30) to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit. (see col. 4, lines 41-49), where the mobile phone continues to operate until the money of the account is exhausted.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor for restricting ability of the wireless device to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit., in order to limit the use of the mobile phone until the money is exhausted, as taught by McGregor.

Regarding **Claim 45**, Carlsson discloses of a method for tracking account activities made by a mobile phone having a first line and a second line both configured to make and receive calls, comprising:

assigning a first account to calls made or received via the first line (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5);

assigning a second account to calls made or received via the second line, wherein the first and second accounts are maintained on the mobile phone (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5);

making or receiving a call via either the first line or the second line (see col. 3, lines 16-31; col. 5, line 43 - col. 6, line 5);

calculating charges to be paid for the call; and

updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received.

Carlsson fails to disclose calculating charges to be paid for the call and updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or

received. However, the examiner maintains that calculating charges to be paid for the call and updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received was well known in the art, as taught by McGregor.

McGregor further discloses the features of

calculating charges to be paid for the call (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the accounting application monitors usage for billing.

updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received (see abstract; col. 4, lines 41-49; col. 6, lines 31-39; col. 17, 1-8), where the mobile phone has an internal accounting application for calculating charges which is updated on the fly as calls are made.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and McGregor for calculating charges to be paid for the call and updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received, in order for the mobile phone to track and log usage for billing, as taught by McGregor.

Claims 8 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al**. (hereinafter Carlsson) (**US 6,026,291**) in view of **Julin** (**US 6,212,372 B1**).

Regarding **Claim 8**, Carlsson discloses of having an account management application (see col. 3, lines 16-31), where the user is able to change between the different subscriptions in which the account management application is inherent. Carlsson fails to disclose wherein the account management application resides on a smart card attachable to the wireless device. However, the examiner maintains that wherein the account management application resides on a smart card attachable to the wireless device was well known in the art, as taught by Julin.

In the same field of endeavor, Julin discloses of wherein the account management application resides on a SIM card which reads on the claimed "smart card" attachable to the mobile station which reads on the claimed "wireless device" (see col. 3, lines 10-21; col. 4, line 56 - col. 5, line 5; col. 6, lines 1-23; Figs. 1, 2, 5 "ref. 40" and 6), where the SIM card is inserted in the mobile station which allows the subscriber to change between accounts.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and Julin to have wherein the account management application resides on a smart card attachable to the wireless device, in order to have a subscriber identity module (SIM) card that is inserted in the mobile station, as taught by Julin.

Regarding **Claim 28**, this claim is rejected for the same reasons set forth above in Claim 19.

Claims 12 and 34 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al.** (hereinafter Carlsson) (**US 6,026,291**) in view of **Vazvan (WO 97/45814)**.

Regarding **Claim 12**, Carlsson discloses of having an account management application (see col. 3, lines 16-31; Figs. 5-6), where the subscriber of the terminal has different subscription accounts in which the user is billed. Carlsson fails to disclose wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts. However, the examiner maintains that wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts was well known in the art, as taught by Vazvan.

In the same field of endeavor, Vazvan discloses wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts (see pg. 4, lines 24-38; pg. 12, lines 3-18; Figs. 6 and 9), where the mobile wallet phone (MWP) can send/receive or transfer electronic money or telecash between accounts to pay bills.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson and Vazvan wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts, in order for the user of the mobile wallet phone to transfer electronic money or telecash between accounts for bill payment, as taught by Vazvan.

Regarding **Claim 34**, the claim is rejected for the same reasons set forth above in Claim 12.

Claims 13-14, 23-24, and 32 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Carlsson et al**. (hereinafter Carlsson) (**US 6,026,291**) in view of well known prior art (**MPEP 2144.03**).

Regarding **Claim 13**, Carlsson discloses of having a plurality of accounts including a postpaid account (see col. 3, lines 21-31), where the subscriptions are charged for billing to the particular account in which the pay being postpaid would be inherent. Carlsson fails to disclose wherein the plurality of accounts includes a prepaid account. However, the examiner takes official notice of the fact that it was well known in the art to provide a prepaid account.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Carlsson by specifically providing wherein the plurality of accounts includes a prepaid account.

Regarding **Claim 14**, Carlsson discloses of having a plurality of accounts (see col. 3, lines 16-31; col. 5, line 46 - col. 6, line 23; Figs. 5-6), where the user of the terminal has multiple accounts that are billed for usage of services. Carlsson fails to disclose wherein at least one of the plurality of accounts has a usage limit; and wherein the plurality of billable operations performable by the wireless device is restricted when the usage limit is exceeded. However, the examiner takes official notice of the fact that it was well known in the art to have the feature of wherein at least one of the plurality of accounts has a usage limit; and wherein the plurality of

billable operations performable by the wireless device is restricted when the usage limit is exceeded.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Carlsson by specifically providing of wherein at least one of the plurality of accounts has a usage limit; and wherein the plurality of billable operations performable by the wireless device is restricted when the usage limit is exceeded.

Regarding **Claims 23-24**, these claims are rejected for the same reasons set forth above in Claims 13-14.

Regarding **Claim 32**, this claim is rejected for the same reasons set forth above in Claim 13.

Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of **Carlsson et al**. (hereinafter Carlsson) (**US 6,026,291**) and **McGregor et al**. (hereinafter McGregor) (**US 5,577,100**) as applied to claim 15 above, and further in view of **Julin (US 6,212,372 B1)**.

Regarding **Claim 19**, the combination of Carlsson and McGregor discloses everything claimed, as applied above (see claim 15), in addition Carlsson further discloses of having an account management application (see col. 3, lines 16-31), where the user of the terminal can change between different accounts in which the account management application would be inherent. The combination of Carlsson and McGregor fails to disclose wherein the account management application resides on a smart card attachable to the wireless device. However, the examiner maintains

that wherein the account management application resides on a smart card attachable to the wireless device was well known in the art, as taught by Julin.

Julin further discloses of wherein the account management application resides on a SIM card which reads on the claimed "smart card" attachable to the mobile station which reads on the claimed "wireless device" (see col. 3, lines 10-21; col. 4, line 56 - col. 5, line 5; col. 6, lines 1-23; Figs. 1, 2, 5 "ref. 40", and 6), where the SIM card is inserted in the mobile station which allows the subscriber to change between accounts.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Carlsson, McGregor, and Julin to have wherein the account management application resides on a smart card attachable to the wireless device, in order to have a subscriber identity module (SIM) card that is inserted in the mobile station, as taught by Julin.

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Willie J. Daniel, Jr. whose telephone number is (703) 305-8636. The examiner can normally be reached on 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Marsha D. Banks-Harold can be reached on (703) 305-4379. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

WJD,JR/wjd,jr
15 June 2004

CHARLES APPIAH
PRIMARY EXAMINER